

Navigating the Path: Young Invincibles' 2022 Federal Policy Agenda

Last year, new leadership arrived in Washington making encouraging promises and setting ambitious goals. Over the course of 2021, despite notable victories, progress toward those goals has been halting and sometimes disappointing. The policymaking environment, however, remains fluid, with numerous opportunities for transformational change for the nation's young adults. YI will fight for expanded economic opportunities for 18-34 year olds, both nationally and regionally.

Our work will reflect our values of community, collaboration, equity, bold ideas, and young adult power. As an organization that understands the complexity of young adults' lives today, YI focuses on the intersection of a range of issue areas that affect a young adult's ability to achieve economic stability: health care, higher education, the workforce, and civic engagement. Each year, YI develops our policy priorities based on a combination of research and statistics, what we hear directly from young adults (including our national and regional Youth Advisory Boards), and our knowledge of policy and politics in California, Colorado, Illinois, New York, Texas, and Washington, DC.

In the sections below, we present our 2022 policy priorities for each of our issue areas.

In **higher education**, YI will focus on

1. Tackling the student debt crisis, and fighting for debt relief;
2. Increasing the affordability of and equitable access to college;
3. Strengthening systems that support academic success.

In **health care**, YI will focus on

1. Ensuring young adults have the tools and information to get vaccinated and bring the Covid-19 pandemic under control;
2. Securing universal health coverage through expanded access and lower cost;
3. Prioritizing equitable access to health care, especially mental health care.

In **workforce & finance**, YI will focus on

1. Expanding and improving career pathways for young adults;
2. Widening and deepening access to vital supports for basic human needs;
3. Fighting for all work to pay a living wage.

Finally, YI will work to increase civic engagement among young people by supporting policies to strengthen and expand voter education and engagement among young adult voters.

We view our research, policy, and communications strategies through the lens of diversity, equity, and inclusion. In 2022, YI's policy and messaging will continue to reflect this commitment to our staff, partners, allies, funders, and policymaker champions. As an organization, YI is dedicated to continuous learning when it comes to building racial literacy and cultural competency. As an organization that has dedicated itself towards developing a culture and practices of anti-racism, we will continue showing up for other organizations focused on young people of color as effectively as possible. The policies we advocate on and partners we support will reflect a stronger awareness of how we tackle the root causes of systemic inequities.

Our federal strategy will provide a broad platform for our regional offices (California, Colorado, Illinois, New York, and Texas) to tailor their respective agendas in a way that reflects their state's policy and political landscapes. Values and priorities must always be expressed in a state context, driven by community members. In addition, where regional initiatives can complement and support the federal agenda, they will do so.

Higher Education

Two years of pandemic-related disruption and economic upheaval have presented enormous challenges for higher education in the United States. Ongoing reckonings over racial justice and academic inequities highlight the challenges associated with higher education's pandemic response. For young people to thrive amidst a halting, uneven, and unequal economic recovery, postsecondary education remains crucial. Even amidst a surge in worker activism and the “great resignation” at the lower end of the wage scale, postsecondary credentials remain crucial to accessing decent-paying jobs with viable paths for career growth. College educated workers made up nearly the entirety of the (slow) employment recovery following the Great Recession of 2009, and college graduates had the least economically disruptive pandemic experiences in 2020-2021.

Despite the importance of equitable access to higher education to the future of the American economy, and despite years of initiatives to narrow economic and educational achievement gaps across socioeconomic, racial, and ethnic groupings, higher education remains largely separate and unequal. Differences in graduation rates across racial lines remain stark, reflecting vast gaps in the resources and opportunities available to different communities.¹

The ongoing necessity for so many students to take on crushing levels of debt in order to pursue education continues to hobble the American economy while narrowing options and future possibilities for millions of young adults in the United States. The pandemic-related pause in student loan payments has demonstrated just how damaging these outlays are to young adults' finances, with 59 percent of repayment-paused respondents to a recent Pew survey saying the money saved went toward “needed” expenses such as food, rent, mortgage payments, and utility bills. Another 27 percent reported putting the savings toward paying down other debt.² Young adults who could be building wealth, continuing education, or taking productive career risks, instead find themselves shackled by debt. The half-steps toward addressing the problem taken during the pandemic only point more clearly to the need for a more permanent solution. In 2022, YI will advocate for Congress and the Administration to keep their promises and deliver real relief to more than 44 million American student borrowers in the form of comprehensive student loan forgiveness.

In 2022, YI will continue to advocate for student-centered higher education policy changes that advance racial and economic equity to empower this generation of young adults to participate fully in our democracy and workforce of the future. The nation is not doing nearly enough to ensure students—especially students of color and students from low-income backgrounds—have access to quality higher education that sets them up for success.

Tackle the student debt crisis, fight for debt relief

The pandemic-era pause in student loan repayment has highlighted just how much damage student debt does to young adult living standards, intergenerational mobility, and wealth creation. As Covid-19- continues to disrupt the economy and destabilize household budgets, the Biden Administration has seen fit to continually extend this temporary repayment pause through 2021 and into 2022. These extensions are of course welcome - they provide critical relief to many debt-burdened young adults, many of whom are facing the loss of support from other expiring federal pandemic relief efforts - but they don't go far enough.

¹ https://nces.ed.gov/programs/raceindicators/indicator_red.asp

² https://www.pewtrusts.org/-/media/assets/2021/07/pct-student-loans_topline-final-clean.pdf

Young Invincibles will fight to hold the Biden Administration and Congress accountable to their own promises of wide-ranging debt forgiveness, whether through legislative action, executive action, or some combination of the two. For too long, America's young adults have been saddled with the weight of decades of misplaced higher education priorities. YI will continue to push for federal and state action to ease that burden.

Young Invincibles will also continue its longstanding commitment to advocating on behalf of policies that protect and make-whole students who have been taken advantage of by unscrupulous for-profit higher education institutions. As certain bad actor institutions of higher education seek new and creative ways to evade accountability, reinstating and strengthening regulations that protect students is critical. YI will advocate for the restoration of the gainful employment rule, the closure of the 90/10 loophole, and a stronger borrower defense to repayment rule.

Increase affordability and equitable access to college

As the costs associated with pursuing higher education continue to be prohibitive for millions of families, Young Invincibles remains committed to advocating for innovative policies and partnerships to make higher education more affordable. At the federal level, YI will advocate for a new federal-state partnership to expand debt-free college for in-state students at public two- and four-year higher education institutions. Such a partnership would include a historic investment in public education and minority-serving institutions, directing the greatest investments toward institutions with low overall resources and low per student funding.

Federal financial aid programs like the Pell grant are a critical tool that expands access to higher education for many families from low-income backgrounds. However, the systems these programs exist within are out of step with the reality of today's students. YI will advocate for doubling the Pell grant, indexing the Pell grant max award to inflation to account for economic volatility, and other efforts that seek to grow the Pell grant's purchasing power. Additionally, YI will advocate for the expansion of Pell grant eligibility and other forms of federal student aid to undocumented students. Finally, YI will advocate for more flexible aid applications that consider the realities of older adults and returning students, policies that support to institutions to increase FAFSA completion, and policies that link eligibility for federal financial need-based aid programs to eligibility for social benefit programs like SNAP, making it easier for students who have need to apply for programs that help them meet their basic needs.

Strengthen systems that support equitable academic achievement

Young Invincibles will advocate for increased funding for institutions of higher education to promote, study and implement student equity resources. This includes offering incentives for states to conduct racial equity audits, address racial disparities resulting from gaps in educational opportunity, and develop a framework for applying a racial equity lens to all education policies and programs.

Young Invincibles will advocate for policies that address students' basic needs, including funding to programs that support students' mental and emotional well-being, addressing food, housing, and transportation support, as well as reforming campus-based student health services. Additionally, YI will advocate for more robust investments in child care for students, including Child Care Access Means Parents in School (CCAMPIS) and Child Tax Credits. Finally, YI will advocate for policies that support adult learners and returning students. This includes policies that consider resetting Satisfactory Academic Progress (SAP) and lifetime Pell eligibility for returning adult students. This

also includes advocacy for ending the practice of transcript withholding and other institutional debt practices that keep students from re-enrolling or transferring, and weaken their prospects for economic stability.

Regionally:

In **California**, YI will fight to expand the Cal Grant by removing GPA limitations for the lowest income California Community College students. In addition, YI will ensure that CalFresh and other basic needs resources are present at every California community college, including the establishment of basic needs centers by July of 2022. YI will fight for campus capacity and affordable housing, particularly for community colleges and non-traditional students.

In **Colorado**, YI will lead on the creation of a financial assistance program for the total cost of attendance at all state institutions of higher education for former foster youth. This will include basic needs navigators to help these students succeed while in school and connect them to public benefits, and address historic inequities by requiring state institutions to submit multi-year plans (with budgets) to eliminate racial, regional and socio-economic equity gaps in attainment.

In **Illinois**, YI will advocate for increased resources for student basic needs, and student financial aid such as the Monetary Award Program. YI will be particularly devoted to examining and improving equity in higher education through research on Black student enrollment at the University of Illinois and engagement with decisionmakers on the establishment of a public university funding formula

In **New York**, YI will fight for a \$2 million investment in transforming food pantries into resource hubs, ensuring that such facilities are fully stocked, fully staffed, and are able to direct students to a wider range of basic needs resources. These efforts will complement fights to expand SNAP access, and to ensure students have access to mental health resources. YI will ensure college affordability by increasing investment in New York's Opportunity and Tuition Assistance Programs.

In **Texas**, YI will prioritize the fight against housing and food insecurity for vulnerable students in the state. In addition, YI will fight for expanded consumer protections around student debt, and ensure that institutions do not engage in coercive tactics, such as withholding transcripts, in order to collect debt.

Health Care

The implementation of the Affordable Care Act during the Obama administration led to a major increase in the breadth and depth of health coverage for American young adults. That expansion, though, remains incomplete. Some coverage gains eroded during the Trump years as Obama-era expansions in coverage were undermined at the edges, tangled up in needless administrative burdens, and starved of outreach and support. The continuing inequities built into the American health care system came into even starker relief during the Covid-19 pandemic, as the Americans least likely to be well covered were disproportionately affected by the crisis. For too many, life-saving treatment during a terrifying pandemic has been followed by unpayable medical bills and financial catastrophe.³

The economic emergency and public health crisis created by the Covid-19 pandemic are the most glaring examples of a broken system that must be fundamentally changed. Moreover, the overlapping crises have continued to highlight existing inequities in health care for communities of color, while amplifying social and economic factors that contribute to poor health outcomes more broadly. YI believes that health care should be universally accessible, comprehensive, and affordable by all. This means advocating to ensure that young people have as much access to and knowledge of existing resources as possible, while fighting to make sure that access is a universal right, not a privilege.

Ensure young adults have the tools they need to protect public health

The development of several safe and effective Covid-19 vaccines in late 2020 and early 2021 provided a route out of a terrifying pandemic with inspiring speed. Ensuring the efficient distribution of these vaccines was one of the defining public health challenges of 2021. Overcoming public skepticism toward vaccination - both initial shots and needed boosters - looks to be a major and continuing public health challenge well into 2022. Vaccine uptake among young people has been particularly challenging, and even in the face of subsequent variants, young adults have among the lowest levels of vaccine uptake of any social group.⁴

Young Invincibles will both advocate for and participate in sustained federal- and state-level outreach to young adults, leveraging its networks and knowledge to ensure vaccination campaigns and outreach are culturally competent, generationally authentic, and maximally effective. Young Invincibles is committed to ensuring that young people have access to the latest and most complete knowledge about their own health, about public health, and about how they can protect both in the face of continued pandemic challenges.

Secure universal health coverage through expanded access and lower cost

Young Invincibles will continue to advocate for the permanent expansion of both Medicaid and ACA coverage to all young adults, regardless of their immigration status. The American Rescue Plan provided for additional subsidies to be made available on the health insurance marketplace to make coverage more affordable for more people. These expanded subsidies are set to expire at the end

³ <https://www.usnews.com/news/health-news/articles/2021-07-19/many-hit-hard-by-pandemic-now-swamped-by-medical-debt>

⁴ <https://www.kff.org/coronavirus-covid-19/dashboard/kff-covid-19-vaccine-monitor-dashboard/> (Accessed 1/6/22)

of 2022. Current proposed legislation would extend the availability of these subsidies through 2025. Young Invincibles supports the extension, but would like to see these additional subsidies become permanent.

Additionally, a provision within the House version of Build Back Better addresses the Medicaid Coverage Gap, and would provide a marketplace alternative for coverage for those who fall within the gap. This has the potential to provide low cost coverage to an estimated 4 million Americans who currently have no other options for coverage. Sixty percent of people who fall within the Medicaid Coverage Gap are people of color, making this an important health equity issue. Additional expanded funding will be needed to conduct outreach and education to people who become newly eligible for coverage should this become law.

During the ongoing Public Health Emergency, under the Families First Act, states were provided additional Medicaid funding for the purpose of maintaining their current Medicaid rolls - people who qualify for Medicaid at any time during the PHE cannot lose their eligibility even if they have a change in circumstances (this is called a Medicaid Maintenance of Eligibility, or MOE). At some point, however, this policy will end, and millions of people will become ineligible for Medicaid coverage. Outreach and education to this group will become essential as they navigate how to find alternative coverage. This will require additional, expanded funding for groups who wish to assist this group. Build Back Better sets a date (April 1) for this “unwinding” to begin in order to provide states adequate time to prepare.

For years, members of the outreach and enrollment community have advocated for a fix to the “family glitch,” which locks potential marketplace consumers out of coverage by making coverage for the whole family unaffordable. Addressing the family glitch through action from the Biden Administration would make coverage more affordable for millions of Americans.⁵

Short-term limited duration health plans have been a problem since the beginning, as they do not offer the same protections and benefits guaranteed under the Affordable Care Act, and often reel consumers in with lower prices and promises of quality coverage. This particularly impacts young people who are often new to shopping for health insurance and are not as versed in how to spot inadequate health plans. The Trump administration empowered these plans by extending the amount of time that people can maintain this coverage to 12 months (in most states - some states took action to outlaw this practice). The Administration can and should act to reduce the length of time these plans may be used back to 3 months.

Young Invincibles will fight to make these eligibility expansions permanent, and fix coverage gaps that have made quality health insurance unattainable for too many young adults.

Prioritize equitable access to health care, especially mental health care.

Even before the additional stressors of the Covid-19 pandemic, mental health concerns were the leading broad cause of disability and health problems among American young people.⁶ According to a recent Surgeon General advisory, the pandemic has coincided with a large increase in youth anxiety, depression, and additional mental health concerns.⁷ A CDC report from late 2021 year

⁵ <https://www.commonwealthfund.org/blog/2021/eliminating-family-glitch>

⁶ <https://www.hhs.gov/surgeongeneral/reports-and-publications/youth-mental-health/index.html>

⁷ <https://www.hhs.gov/sites/default/files/surgeon-general-youth-mental-health-advisory.pdf>

noted that 18-24-year-olds were particularly hard hit, reporting the highest symptoms of anxiety and depression of any age group, and nearly a quarter mentioning suicidal ideation.⁸ The consequences are dire: young adults in school who struggle with mental health are twice as likely to drop out. From our numerous conversations with young adults, we also know it impacts their ability to secure employment, and remain employed.

The Affordable Care Act's 1557 rule requires that people cannot be discriminated against in health care settings on the basis of race, color, age, disability, national origin, or sex. This rule was weakened significantly under the Trump administration, and while the current administration has taken steps to reinstate these protections, there is continued action that can be taken to clarify and strengthen this rule to ensure all people have equitable access and protections when receiving health care.

Young Invincibles will advocate to ensure young adults have comprehensive and equitable access to mental health services.

Regionally:

In **California**, YI will fight to make sure young adults and adults, regardless of age or immigration status, are included in eligibility for Medi-Cal. Further, YI will expand access to mental health counseling by ensuring that mental health resources are available at basic needs centers across California community colleges.

In **Colorado**, YI is leading in the development of the state's collaborative health infrastructure. We're engaging in a multi-year project to require collaboration between communities, primary care, behavioral and mental health, public health, and public services at the community level. We will fight for affordable dental and oral care for young people and are working to limit the impacts of the vaping epidemic through prohibiting flavored tobacco sales. We will also continue to support equitable access to reproductive health care by ensuring Colorado remains a sanctuary state for those seeking abortions, and supporting a sales tax exemption for feminine hygiene products/diapers.

In **Illinois**, YI will support full funding for the Mental Health on Campus Act to improve mental health supports for students at all public colleges and universities. Through the Mental Health on Campus Learning Collaborative, YI will ensure institutions share up-to-date best practices on protecting and promoting the mental health of Illinois young adults.

In **New York**, YI will work to pass the New York Health Act, which will ensure that access to vital health care is not dependent on immigration status. YI will fight to pass the Medical Debt Protection Act to reduce the incidence and burden of medical debt for New York's young adults.

In **Texas**, YI will solidify a path to affordable and comprehensive health coverage for young people in Texas that includes access to reproductive and mental health care. YI will push to create a Texas Health Equity Office and initiatives to guide equity in state health decision-making. YI will seek to expand access to contraception and reproductive justice for young people across the state, as well as building on existing efforts to reduce maternal mortality. YI will also support continuity of care for those enrolled in Healthy Texas Women, CHIP, and/or Medicaid.

⁸ <https://www.nytimes.com/2020/08/24/well/family/young-adults-mental-health-pandemic.html>

Workforce Development & Finance

Expand and improve career pathways for young adults

Apprenticeships and work-based learning opportunities are proven routes to stable, remunerative employment. For too long, these programs have received insufficient resources, while being concentrated in industries that are heavily skewed by race, ethnicity, and gender. Young Invincibles will advocate for apprenticeship and work-based learning programs that explicitly seek to address these inequalities, and that put resources toward ensuring that workforce development means development for everyone.

The Workforce Innovation and Opportunity Act (WIOA) was originally signed into law in 2014, supplanting the previous Workforce Investment Act (WIA) passed during the Clinton Administration. This legislation has directed greater resources and attention to local workforce needs, and has provided an initial foundation for an expansion of well-targeted workforce development initiatives. WIOA is due to be reauthorized, and Young Invincibles will advocate to ensure that workforce development resources are robust, equitably distributed, and matched to the needs of young adult workers in the 21st Century.

The Trade Adjustment Assistance Community College and Career Training (TAACCCT) grant program provided resources to community colleges to address contemporary workforce development needs. Funding from TAACCCT helped community colleges hone and grow innovative practices proven to help adult learners and returning students graduate, including credit for prior learning models, competency-based education models, and strong student support systems. Young Invincibles will advocate to ensure that the TAACCCT grant program and programs like it, that support historically underserved student populations in obtaining credentials and becoming gainfully employed, are funded fully.

Widen access to vital supports for basic human needs

The pandemic emergency expansion of the Child Tax Credit under the American Rescue Plan (ARP) has been a vital lifeline for many families. The credit was made larger, made available to more people, and provided more frequently than its pre-pandemic predecessor. Estimates suggest that making these credits permanent could reduce child poverty by more than 40 percent, while helping young adult parents make better and more flexible decisions around education and labor market participation for themselves and their families.⁹ Young Invincibles will advocate to ensure that, whatever the legislative vehicle, this credit continues to be available for young parents.

ARP likewise provided modest but meaningful expansions in eligibility for the Earned Income Tax Credit (EITC). Young people have consistently expressed support for expanding both the breadth and generosity of this program, and YI will lead a public campaign to both ensure young adults don't leave money on the table during tax season, and that federal policymakers understand the case for making permanent these expansions in the scope and breadth of the program.

The Supplemental Nutrition Assistance Program (SNAP) has been an additional lifeline for low-income families. ARP-based expansions of eligibility for SNAP benefits have shielded millions of Americans from serious food insecurity. YI will push for expansion and extension of these benefits to ensure this crucial lifeline remains available.

⁹ <https://www.brookings.edu/blog/up-front/2021/09/24/the-new-child-tax-credit-does-more-than-just-cut-poverty/>

Fight for all work to pay a living wage

Despite years of advocacy, the federal minimum wage has remained at an unsustainably-low \$7.25 per hour for more than a decade. Minimal compensation, especially at the lower end of the wage spectrum, has been a major contributor to widening economic inequality and stagnating social mobility for years. This hits young adult workers, especially those at the front lines of the pandemic, especially hard. Young Invincibles will advocate for and support the implementation of a living wage - including a minimum wage of at least \$15 per hour - so that all work pays enough for workers to share in the nation's prosperity.

Pandemic-era America has seen a “great resignation” among, especially, lower-wage workers, for whom the combination of Covid risk, insufficient pay, and a momentarily tight labor market have provided a push out the door. Whether this movement will be a temporary blip in a continuing trend of low pay and poor conditions, or whether it will provide a new foundation for shared prosperity in post-pandemic America currently hangs in the balance. Young Invincibles will continue to stand in solidarity with organizations around the country that seek to grow worker power and create an economy in which workers have a voice.

Regionally:

In **California**, YI will fight for increased allocations to the Cal-EITC program. It will also expand advocacy for Guaranteed Income proposals, aiming to increase economic security for critically underserved populations.

In **Colorado**, YI will work to create greater accessibility for low-income, Pell-eligible and marginalized folks to become teachers by advocating for resources and regulatory reforms that reduce financial barriers to the earning of teaching credentials. supports increased tax credits for early childhood educators, and fair scheduling protections for gig workers YI will further support expanded consumer debt protections, and expanded collective bargaining rights for workers around the state.

In **Illinois**, YI will work to establish workplace rights and career mobility for young workers through a Young Workers' Bill of Rights. YI will further seek to better connect young adult foster youth and youth emerging from the justice system with career pathway opportunities.

In **Texas**, YI will fight to expand apprenticeships and work-based learning opportunities, with a particular commitment to gender equity. To further, YI will seek to increase access to child care, while equitably expanding the child care workforce.

Civic Engagement

Young Invincibles remains committed to amplifying the voices of young adults by expanding opportunities to participate in the political process. Voting rights and voting access remain alarmingly precarious for too many Americans. YI will fight to make sure that young people have the rights, resources, information, and access they need to participate fully in the political process, in the public square and at the ballot box. Voter participation must be encouraged. Voter rights must be protected. Democracy only works when we all participate.

YI will support external partners and allies in efforts to increase access to the ballot box through automatic voter registration, online voter registration, universal mail-in ballots, candidate forums, promotion of on-campus voter engagement, and early in-person voting efforts.